

<i>SERFF Tracking Number:</i>	<i>MDIC-126321515</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43625</i>
<i>Company Tracking Number:</i>	<i>992ML092809</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>ml992092809</i>		
<i>Project Name/Number:</i>	<i>ml992092809/ml992092809</i>		

Filing at a Glance

Company: Medico Life Insurance Company

Product Name: ml992092809

TOI: MS051 Individual Medicare Supplement -
Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

SERFF Tr Num: MDIC-126321515 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43625

Co Tr Num: 992ML092809

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug

Disposition Date: 11/02/2009

Date Submitted: 09/28/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 03/01/2010

Implementation Date: 03/01/2010

State Filing Description:

General Information

Project Name: ml992092809

Project Number: ml992092809

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.5%

Filing Status Changed: 11/02/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/02/2009

Created By: Karl Hug

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karl Hug

Filing Description:

RE: Annual Filing of Standardized Medicare Experience and Rates for Policy Forms ML-MS992A, ML-MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML-MS992F, ML-MS992F(AR)-1, ML-MS992G and ML-MS992G(AR)-1,

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are also included.

The submission includes a request for a 9.50% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

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 Standard Plans
 Product Name: ml992092809
 Project Name/Number: ml992092809/ml992092809

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]
 Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Life Insurance Company CoCode: 71471 State of Domicile: Nebraska
 1515 S. 75th Street Group Code: Company Type: Life and Health
 Omaha, NE 68124 Group Name: Medico State ID Number:
 (800) 695-5976 ext. [Phone] FEIN Number: 47-0520541

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: one rate filing on closed block Med Supp policies = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Life Insurance Company	\$50.00	09/28/2009	30891923

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	11/02/2009	11/02/2009

<i>SERFF Tracking Number:</i>	<i>MDIC-126321515</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 11/02/2009

Implementation Date: 03/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after March 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Life Insurance Company	9.500%	9.500%	\$1,248	3	\$13,140	%	%

<i>SERFF Tracking Number:</i>	<i>MDIC-126321515</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43625</i>
<i>Company Tracking Number:</i>	<i>992ML092809</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>ml992092809</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for	No
		Informational Purposes	
Rate	Rate Sheets	Approved	Yes

SERFF Tracking Number:	MDIC-126321515	State:	Arkansas
Filing Company:	Medico Life Insurance Company	State Tracking Number:	43625
Company Tracking Number:	992ML092809		
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Product Name:	ml992092809		
Project Name/Number:	ml992092809/ml992092809		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	8.000%
Effective Date of Last Rate Revision:	03/01/2009
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Life Insurance Company	9.500%	9.500%	\$1,248	3	\$13,140	%	%

SERFF Tracking Number: MDIC-126321515 State: Arkansas

Filing Company: Medico Life Insurance Company State Tracking Number: 43625

Company Tracking Number: 992ML092809

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: ml992092809

Project Name/Number: ml992092809/ml992092809

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 11/02/2009	Rate Sheets	ML-MS992A, ML- Revised MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML-MS992F, ML-MS992F(AR)-1, ML-MS992G and ML-MS992G(AR)-1		Previous State Filing Number: 40407 Percent Rate Change Request: 9.500	AR_992NW_MLI C Rates as Filed.pdf

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992A
Gross Premium Code: 992AB - Rate Group: 992A
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan A
Issue Age Premium
65 & OV 3039.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR) 10/08

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992A
Gross Premium Code: 992AB - Rate Group: 992A
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan A
Issue Age Premium
65 & OV 3327.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
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P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR)

DATE: 9/18/2009

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992C
Gross Premium Code: 992CB - Rate Group: 992C
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan C
Issue Age Premium
65 & OV 5153.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR) 10/08

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992C
Gross Premium Code: 992CB - Rate Group: 992C
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan C
Issue Age Premium
65 & OV 5643.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR)

DATE: 9/18/2009

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992F
Gross Premium Code: 992FB - Rate Group: 992F
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan F
Issue Age Premium
65 & OV 5153.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR) 10/08

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992F
Gross Premium Code: 992FB - Rate Group: 992F
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan F
Issue Age Premium
65 & OV 5643.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR)

DATE: 9/18/2009

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992G
Gross Premium Code: 992GB - Rate Group: 992G
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 01/22/1993 Through 09/01/2007

Plan G
Issue Age Premium
65 & OV 4967.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992G(AR) 10/08

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992G
Gross Premium Code: 992GB - Rate Group: 992G
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 01/22/1993 Through 09/01/2007

Plan G
Issue Age Premium
65 & OV 5439.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
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P.A.C. Monthly = 1/12 x Annual

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MLRS992G(AR)

DATE: 9/18/2009